Patent 12-3

Attorney's Docket No. 032668-027

HOY 2 0 2002

THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re Patent Application of |) |
|---|----------------------------|
| Daniel I. FLITCROFT et al. | Group Art Unit: Unassigned |
| Application No.: 09/691,175 | Examiner: Unassigned |
| Filed: October 19, 2000 For: CREDIT CARD SYSTEM AND METHOD | RECEIVED NOV 2 5 2002 |
| INFORMATION DISCLO TRANSMITTA | |

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

| [X] | No additional fee for submission of an IDS is required. |
|-------|--|
| [] | The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed. |
| [] | A certification under 37 C.F.R. § 1.97(e) is also enclosed. |
| [] | A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed. |
| [] | Charge \$ to Deposit Account No. 02-4800 for the fee due. |
| [] | A check in the amount of \$ is enclosed for the fee due. |
| The C | ammissioner is hereby outhorized to shores any ammendiate food under 27 C.E.D. |

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620

Date: November 20, 2002

John F. Guay
Registration No. 47,248

(10/02)



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| Filed: October 19, 2000 | |
| | NOV_{2} |
| For: CREDIT CARD SYSTEM AND | NOV 2 5 2002 |
| METHOD | |
| |) 3600 |
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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

U.S. Patent No. 6,240,397

U.S. Patent No. 6,343,279

U.S. Patent No. 5,621,201

Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.

GE Capital Financial, Inc. "GE Pre-Authorization System"

The documents being submitted within three (3) months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

Information Disclosure Statement Application No. <u>09/691,175</u> Attorney's Docket No. <u>032668-027</u> Page 2

The Examiner's attention is directed to the following copending applications and the documents cited therein:

| Application Number | Filing date |
|--------------------|---------------------|
| 09/506,830 | February 18, 2000; |
| 09/665,574 | September 18, 2000; |
| 10/160,178 | June 4, 2002; and |
| 10/160,190 | June 4, 2002. |

In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

By citation to the copending application, confidentiality is not waived and the Office is

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 20, 2002

John F. Guav

Registration No. 47,248

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620 NOV 2 0 2002

SHEET 1 OF 1

SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Substitute for forms 1449A/PTO & 1449B/PTO

Signature

ATTORNEY'S DKT NO. APPLICATION NO. 032668-027 09/691,175 APPLICANT Daniel I. Flitcroft et al. GROUP FILING DATE Unassigned October 19, 2000

| Hora | | i i | U.S. PATENT DOCUMENTS | D-1 | F::: F |
|----------------------|--------------------------------|---|---|--|--------------------------------------|
| Examiner Initials | U.S. Patent Number | Kind Code (if known) | Name of Patentee or Applicant of Cited Document | Date of Publication (MM-DD-YYYY) | Filing Date If Appropriat (MM-DD-YYY |
| | 6,240,397 | B1 | Sachs | 05/29/01 | 02/17/99 |
| | 6,343,279 | B1 | Bissonette et al. | 01/29/02 | 08/26/98 |
| | 5,621,201 | Α | Langhans et al. | 04/15/97 | 02/05/96 |
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| | | F | OREIGN PATENT DOCUMENTS | | 100 |
| Examiner Initials | Foreign Patent Document Number | Kind Code (if known) | Country | Date of Publication (MM-DD-YYYY) | Translati |
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| Examiner | Includ | NON le name of aut | PATENT LITERATURE DOCUMENTS thor (in CAPITAL LETTERS), title of the article (whe ournal, serial, symposium, catalog, etc.), date, page | en appropriate), title of te(s), volume-issue num | the |
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Considered